

Information to identify the case:

Debtor 1	<u>Yong Tuk Yun</u>	Social Security number or ITIN	xxx-xx-9007
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-13064-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Yong Tuk Yun

5/17/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Yong Tuk Yun
 Debtor

Case No. 19-13064-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 11

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db +Yong Tuk Yun, 131 Christie Street, Ridgefield Park, NJ 07660-1908
 518027969 CitiMortgage, PO Box 6279, Sioux Falls, SD 57117-6279
 518027970 +Cypress Financial Recoveries, LLC, c/o Eichenbaum & Stylianou, LLC,
 10 Forest Ave, Suite 300, PO Box 914, Paramus, NJ 07653-0914
 518027971 Federal Home Loan Mortgage, c/o RAS Citron LLC, 130 Ckubtib Rd Ste 202, Suite 803,
 Fairfield, NJ 07004
 518027973 +Midland Funding, c/o Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 518027974 +New Century Financial Services, c/o Pressler & Pressler, 7 Entin Road,
 Parsippany, NJ 07054-5020
 518027975 +Village of Ridgefield PK, 234 Main Street, Ridgefield Park, NJ 07660-2515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 17 2019 23:56:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 17 2019 23:56:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518027968 +E-mail/Text: bncnotices@stengerlaw.com May 17 2019 23:55:33 Capital Alliance Financial LLC,
 4095 Embassy Drive S.E., Suite A, Grand Rapids, MI 49546-2457
 518027972 E-mail/Text: bankruptcy.bnc@ditech.com May 17 2019 23:56:16 Green Tree Servicing LLC,
 PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2019 at the address(es) listed below:

Eric Raymond Perkins on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal,
 nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal
 Eric Raymond Perkins eperkins@becker.legal,
 nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal
 Hyung S. Kim on behalf of Debtor Yong Tuk Yun James@hskimlaw.com, Soo@hskimlaw.com
 Kevin Gordon McDonald on behalf of Creditor MTGLQ Investors, LP kmcdonald@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5